

Further Teaching about the Use of Money

Luke 16:10-18

Luke 16:10-13: He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. 11 Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? 12 And if you have not been faithful in what is another man's, who will give you what is your own? 13 "No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."

Background Notes:

The overall context of Luke 16 is our Lord's teaching about money: the proper view of money and the proper use of money. Notice that the Lord was speaking specifically to His disciples (v1). So the Lord's directives about money are for believers, and they certainly apply to believers today.

The Lord began His discussion with the often-misunderstood "Parable of the Unjust Steward." We saw in our last Talk that the dishonesty of this financial manager was not commended, even though at first glance it might seem so. We also saw that this parable was not teaching the idea that it's OK to cheat a little, because "the end justifies the means"! No! The teaching of the Parable of the Unjust Steward is simply that the wise use of money by believers is commendable, and that it should characterize the true disciple of the Lord Jesus Christ.

The wise use of money is: use it now to prepare for the future. Not for your future retirement in this life, but your future reward in Heaven! You can't take it with you, but you can "*lay up for yourselves treasure in Heaven*" (Matthew 6:20). By using the "mammon of unrighteousness" now, to serve the Lord by helping His people and supporting the work of the Lord, you can take it with you by "laying up for yourselves treasure in heaven"! The "mammon of unrighteousness" could include material possessions as well as money itself. All these things are possessions of this world, but they can be used for the glory of God.

Doctrinal Points

1. The faith of a believer is tested by money and trust.

In verse 10 the Lord stated a moral principle that holds true, without exception, for human character: "*He who is faithful in what is least is faithful also much; and he who is unjust in what is least is unjust also in much.*" If you are faithful in the

little things of life, you will be faithful in big things. But if you can't be trusted in the little things, you certainly can't be trusted with big things. If you don't pay back the money to the store that didn't charge you for an item, then you can't be trusted to keep the books of a large corporation or a church. If you lie about your age on an application form, then you'll likely lie about bigger things (as long as there's no risk of being caught!). If you cheat and don't pay for the entrance fee for ski lift tickets, you will be much more likely to cheat on your income tax return. It's as simple as that. Believers are tested by money and trust.

"Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?"(v11). If you can't be trusted with money, then you can't be trusted with spiritual responsibilities, the "true riches"! Don't expect the Lord to use you in Christian service if you don't pay your bills or pay back your student loans. And if you're not faithful with what doesn't belong to you, then don't expect the Lord to give you your own areas of service or reward: *"And if you have not been faithful in what is another man's, who will give you what is your own?"(v12).*

And don't think that you can serve God and money at the same time: *"No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."*(v13). It's impossible to serve the Lord and grasp for money at the same time. Many believers have tried, including myself. It can't be done! You **cannot** serve God and money, because money will always work itself up to the top of the priority list, and bump God out of His top place. We can't even allow money to be on our priority list!

How we use our money is the standard God uses to see where we are as disciples, and whether or not we can be trusted with spiritual responsibilities. Let's face it - it's the perfect test! Sadly, many would-be disciples fail the test. *"Therefore if you have not been faithful in unrighteous mammon, who will commit to your trust the true riches? And if you have not been faithful in what is another man's, who will give you what is your own? No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."* The faith of the believer is tested by money and trust.

2. The heart of an unbeliever is revealed by the Law and the gospel.

Verses 14-18: Now the Pharisees, who were lovers of money, also heard all these things, and they derided Him. 15 And He said to them, "You are those who justify yourselves before men, but God knows your hearts. For what is highly esteemed among men is an abomination in the sight of God. 16 "The law and the prophets were until John. Since that time the kingdom of God has been preached, and everyone is pressing into it. 17 And it is easier for heaven and earth to pass away than for one tittle of the law to fail. 18 "Whoever divorces his wife and marries another commits adultery; and whoever marries her who is divorced from her husband commits adultery.

Even though the Lord was specifically addressing His disciples with His teaching about the proper use of money, the unbelieving Pharisees were listening: *"Now the Pharisees, who were lovers of money, also heard all these things, and*

they derided Him” (v14). Because the Pharisees loved money, and even viewed financial prosperity as a sign of God’s blessing, they scoffed at the Lord and His teaching about money. So the Lord turned His attention towards the Pharisees and rebuked them for their hypocrisy. He knew their hearts. Their love and pursuit of money, although highly esteemed among men, was detestable in the sight of God - and it still is today! “For what is highly esteemed among men is an abomination in the sight of God.”

At first glance, verses 16-18 don’t seem to be connected to our Lord’s talk about money. However, the connection is that the heart of the unbelieving money-loving Pharisees was revealed by their attitude toward God’s Law, and by their attitude toward the gospel of the Kingdom. Verses 16-18: *“The law and the prophets were until John. Since that time the kingdom of God has been preached, and everyone is pressing into it. And it is easier for heaven and earth to pass away than for one tittle of the law to fail. Whoever divorces his wife and marries another commits adultery; and whoever marries her who is divorced from her husband commits adultery.”*

John the Baptist had announced the coming of the Kingdom, and our Lord was offering it to the nation of Israel if they would accept Him as their Messiah and King. But the unbelieving heart of the religious leaders was revealed as the gospel of the Kingdom was presented - not only by their own rejection of the Kingdom, but also by the fact that they attempted to hinder others from entering. The common folk were “pressing” or forcing their way into the Kingdom! *“The law and the prophets were until John. Since that time the Kingdom of god has been preached, and everyone is pressing into it”(v16).*

In Matthew 23:13, the Lord strongly denounced the Pharisees for their heart of unbelief. *“But woe to you, scribes and Pharisees, hypocrites! For you shut up the kingdom of heaven against men; for you neither go in yourselves, nor do you allow those who are entering to go in.”*

As to the Old Testament Law that the Pharisees claimed to keep, the Lord assured them that the gospel of the Kingdom was not replacing the moral law of God: *“It is easier for heaven and earth to pass away than for one tittle of the law to fail.”* A “tittle” is the smallest pen-stroke of a Hebrew letter. So the Lord was saying that it’s easier for heaven and earth to pass away than for the smallest stroke of a Hebrew letter in God’s written Law to fail! (By the way, this verse shows our Lord’s very high view of the inspiration of the Word of God.) In fact, the religious leaders’ hearts of unbelief were revealed by the fact that they did not really honor God’s Law at all. The fact that they were conveniently writing “certificates of divorce” to get around the Law’s prohibition of adultery revealed their true hearts.

Today, the heart of an unbeliever is revealed in the same way. What is a person’s attitude toward God’s moral laws, and what is that person’s attitude toward the gospel of God’s grace through Jesus Christ? Do they hate God’s moral laws because those laws limit their freedom? Do they try to go around God’s laws to justify themselves? And what is their response to the gospel of God’s grace? Rejection? Neglect? Derision? The heart of an unbeliever is revealed by the Law and the gospel.

Practical Application

Take your marriage vows seriously.

Our Lord's view of marriage vows is certainly a lot more serious than the view of today's society, including many Christians. Verse 18: *"Whoever divorces his wife and marries another commits adultery, and whoever marries her who is divorced from her husband commits adultery."* Very serious, right? But many people will attempt to say, "Oh, well, that was for then, not for today, right?" No! God has not changed His moral laws!

Concerning divorce, it is true that there is an "exception clause" for immorality in Matthew 5:32 and Matthew 19:9. But that does not take away from the serious weightiness and importance of the marriage vows.

Take your marriage vows seriously!